

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF GEORGIA

In the matter of:

Donald Michael Cramer &
Donna Gail Cramer
120 Harmony Lane
Brunswick, GA 315237886
SSN: XXX-XX-3932
XXX-XX-3372

Debtor(s)

Chapter 13
Case No. 12-20880-JSD

ORDER CONFIRMING PLAN

It having been determined after hearing on notice that the plan complies with the provisions of Chapter 13 and with all other applicable provisions of Title 11, that all fees, charges or amounts Required under Chapter 123 of Title 28 or by the plan, to be paid before confirmation, have been paid, that the plan was proposed in good Faith and not by any means forbidden by law, that the value of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor was liquidated under Chapter 7 of Title 11, that with respect to each allowed secured claim provided for, the holder has accepted the plan or the plan provides that the holder shall retain the lien securing the claim and the value to be distributed under the plan is not less than the amount of such claim, that the plan provides for distribution of property on an allowed unsecured claim in the amount of the claim or commits all disposable income for the next three years to plan payments.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED:

1. The plan is confirmed. Payments are hereby approved for a period not to exceed five years.
2. Debtor(s) shall pay \$415.00 month to Chapter 13 Trustee Office, Brunswick Post Office Box 1717, Brunswick, GA 31521, and Trustee shall disburse the money subject to the Trustee's bond.
3. As soon as practical following confirmation, the Trustee shall file a report of all claims filed in the case and the Trustee's proposed treatment of such claims under the plan as confirmed. Except as the plan provides otherwise, disbursements shall be made by the Trustee on a monthly basis.
4. Debtor(s) shall not incur any indebtedness without the approval of the Court or the Trustee.
5. Debtor(s) shall maintain full coverage insurance on all vehicles.
6. Property of the estate reverts in the Debtor upon confirmation pursuant to 11 U.S.C. Section 1327.

Confirmation Hearing Held

October 9, 2012

Order Entered On

November 15, 2012



John S. Dalis
United States Bankruptcy Judge

TCD